



Bertha May Daugharty Williams Chadwell
(1887-1982) 1979 Oral History Interview

Boynton Beach City Library Local History Archives

Biographical note:

Bertha May Daugharty Williams Chadwell (1887-1982) came to Boynton Beach in 1907 from DeLand Florida with her husband, J.J. Williams (1876-1947). They owned several businesses in Boynton Beach, including a tomato farm, a taxi service, Boynton Lumber Yard, and Boynton Fernery and Mango Groves. She was active in many local organizations, especially the Boynton Woman's Club. Her second husband, Leonard Chadwell (1887-1965), was mayor of Boynton Beach in 1958.

Interview summary:

Interviewed by James Hartley Nichols, 7 August 1979 for the Boynton Beach City Library Oral History Project. Topics include life in Boynton Beach in the 1900s, the Boynton Woman's Club buildings, including the 1911 building, the donation of the Boynton family toward the 1925 Woman's Club building, its donated design by Addison Mizner, and the financial problems during the crash. Also discussed is the Coquimbo wreck, the poet Edgar Guest, riding Flagler's East Coast Railway to Key West, and the 1928 hurricane's effect on Belle Glade.

Keywords:

- Boynton Beach (Fla.)—History
- Businesswomen—Florida—Boynton Beach—Interviews
- Hurricane, 1928—Personal narratives
- Guest, Edgar A. (Edgar Albert), 1881-1959
- Boynton Woman's Club (Boynton Beach, Fla.)
- Coquimbo (Barque)

Technical note:

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Interview transcript:

(JN is James Nichols, BC is Bertha Chadwell)

JN: Today is August 7, 1979. I am the interviewer, James H. Nicols, and am interviewing Mrs LS Chadwell on her front porch.

JN: Do you mind if we say your age?

BC: Surely, I don't care. I'm proud of my age.

JN: Ninety-three isn't it?

BC: Ninety-two. I will be ninety three in May, this year.

JN: You are one of Boynton's best known long-time residents along with Freda Oyer and Glen Murray. I believe you told me you came to Boynton in 1907.

BC: From DeLand Florida.

JN: First, where were you born?

BC: In the sticks at DeLand, Florida. I was born three years after they surveyed the town site of DeLand.

JN: What year was that?

BC: I was born in 1887. DeLand is in the country, which we call the sticks. People always said that DeLand is three years older than I am.

JN: What did your father do?

BC: My father was a citrus grower and a cattle man.

JN: And where did he come from before he came to DeLand?

BC: He was born in Georgia. His father came to Florida when he was very young, about three years old.

JN: And your mother, where was she from?

BC: My mother was born in Volusia County, DeLeon Springs, Florida.

JN: How many brothers and sisters did you have?

BC: I had one brother and one sister. My mother lost a baby girl when she was two years old. I was four at the time.

JN: And are you the oldest?

BC: I am the oldest in my family.

JN: How old were you when you left DeLand?

BC: I was twenty.

JN: Why did you leave DeLand?

BC: My husband had been in the turpentine business with an uncle for several years out in the country near where I was born. After the uncle died he left the business to my husband (his nephew) and his wife. The two of them worked the place successfully for about three years after his uncle died and they had a chance to sell--sell for pretty good money--so, the turpentine business was sold. That put my husband out of a job. My aunt, by marriage, and he, began to wonder that they were going to do, what steps to take from there. He was with his uncle on a salary and on a commission on the profits that were made each year in the business. It was pretty nice living. When his aunt sold the place she had plenty to live on for the rest of her life and my husband was out of a job.

JN: So, why did you come to Boynton?

BC: I had a great uncle and his son. They had come down the east coast through their association with Henry Flagler. This great uncle and his son had settled south of Miami at what is now called Florida City, and farmed. They saw quite an income from this farming business and it was something that would advance in the future. So, JJ having been very close to them and also my own uncle who lived in Boynton. JJ said he would go on a little vacation and visit with them down here and see what the prospects looked like--hat he might be able to get into. My great uncle, living in Florida City, told him, "Well John, we have been very successful farming here but," he said, "I wouldn't let you bring Bertha down here at any price." The mosquitos and insects were bad and the type of people that they were living with were bad. They were living hard. While the uncle did not have to farm, he came down here with plenty of money, he told JJ, "I'm going to be honest with you, it's no place for Bertha."

JN: Who was JJ?

BC: That's my husband. I always called him JJ. (Laughter) John Jackson was his name and I don't know how I ever started it but somebody in the family called him JJ so, I guess that's where I picked it up. He intended to visit with an uncle and an aunt that were living here. He left Florida City and came on up here. My uncle up here was anxious for him to come to Boynton. It was a wonderful opportunity, he thought, for him here in Boynton and they wanted me to be here with them anyway. So, my uncle talked him into renting a small acreage and plant tomatoes for a season and at the end of that season make up our minds what we would like to do. We could live in his apartment house, the house he was living in, because he had a small house which is still here, for his own. They had plenty of room for us to come and make it our home. we never thought of staying more than the one growing season. He rented this land and grew a crop of tomatoes which was very successful. It happened to be one of the progressive years. Everybody made money. Everybody was happy. Most of the people were here living very hard, in shacks. There were only about four or five really good homes in Boynton when I came.

JN: 1907?

BC: Yes in 1907. I could name each one who lived in them. Byrd S. Dewey of course owned a very nice home. Their name is on everything you get in Boynton because they subdivided Boynton. When summertime came, closing down the crop, we had made a payment on another turpentine business in Volusia County. This friend of ours, who owned the property and the business, had passed away and the son was going to sell it. We put a deposit up for the place when the year was up and we could own it ourselves. Unfortunately, the owner's brothers and relatives claimed an interest in it and took it to court. The first year we went back, we had done very well here, and went to court. We had put our money on the property so we thought we would just let it lay there and maybe it would be settled that year. Instead it went deeper and deeper into court. After three years the place was terribly run down. The buildings for the working people, in fact all of the buildings, had just gone down terribly.

JN: You were still in Boynton?

BC: We were still in Boynton. We went away in the spring and came back in the fall in time to plant more tomatoes. We couldn't get that place because it was still in court.

JN: The fall of 1908?

BC: We thought we would go back for another season anyway. We came back and instead of renting land we found some acreage for sale. One of the old timers or pioneers had bought considerable acreage and said he would sell us seven and a half acres of farming land that was very good. We had never paid rent on anything because we had always had the money to buy something we wanted. This man said he would sell it so we decided to buy it. It wouldn't hurt us to own it if we did close the deal with Volusia. We would still have an interest in this acreage.

JN: What year was that?

BC: Our second year, 1909. So, that year we farmed our own land. We had quite a successful season, very successful.

JN: Where was the land located?

BC: You have been over A1A and know where the clubhouse is?

JN: The Gulfstream Clubhouse?

BC: The Gulfstream Clubhouse. Well our land came up to A1A one block from the club, from the ocean to the canal.

JN: And that was Boynton Beach?

BC: That was Boynton then. We weren't Boynton Beach for a long time. Not incorporated anyway, but people called themselves Boynton Beach. The city limits of Delray, or the town of Delray, joined the acreage that we bought. The first acre south of us was owned by Delray people and was all Boynton people then. There were no incorporated towns here. That crop was also a success. We went back to Volusia County and still could not get the property we had put the deposit on because they were taking it to a higher court. We were so happy and pleased with the success we had in Boynton. Two winters crops of tomatoes, that's all we had tried to grow. The third year when we had gone back home the judge of the court, who was a relative, up there said, "Bertha, you just as well let me give you back the money while it is in my hands because it is going to higher court and you will never get your money back

then. While I am here you had better get it." So he took care of that for us and we came right back to Boynton and started the third crop. Since then we have lived the rest of our lives in Boynton. That was where we started out making a living and buying a home, buying land and growing tomatoes. We had, in the meantime, bought a home and we bought this place I'm living now. But we did not buy it for a home. It was a well built wood house, a nice roomy house. We had some spare money and we thought we would just buy that little house. So we bought it to rent. Unfortunately, we did not rent it very much the first few years we owned it because there was a family here that needed a little help. They had six children and the church decided to take over and help a bit and we all donated towards it. So, JJ and I donated this house for seven years.

JN: When was this house built?

BC: It was built before 1907. I don't remember how long the man who built it had lived in it. I know it had been here a couple of years and that he was a carpenter.

JN: Where was your own home located?

BC: We were living upstairs in the first building on your right as you cross the railroad tracks. It is only one story now. Then it was two stories. My uncle owned it. The upstairs was all living quarters--big nice living quarters--because it was a big, big building. In the meantime the third year we were here we bought a home. There was a family living in it from Chicago. They had three daughters and they had been renting this house that we bought for quite some time. We had a nice place to live in this upstairs apartment that my uncle had let us have and they wanted to continue to live in the house we had bought. We had gone into the lumber business, in the meantime. We had plenty of lumber, so we remodeled that house quite a bit and made quite a comfortable home out of it. But the tenants wanted to stay in it. They were paying the same rent for it that we were paying my uncle. So, we were just breaking even and we didn't have to move and my uncle didn't want us to move. He liked for us to live over there and we lived there five years before we moved into our own home.

JN: Tell me about bringing the car down from DeLand.

BC: In the first place, I was lonesome here. While I was born and raised in the country, I had grown up and DeLand was my home. I had been used to my own horse. From the time I was four years old I rode horseback. My father had given me a horse for my birthday and our hired man had to take care of my horse. He kept it ready for me to drive the buggy or ride horseback. It was a pony horse, what they called a quarter horse, a small horse. When I came down here there was nothing like that. Nobody rode horseback, nobody had horses. I know there were two horses in town and three or four mules. My uncle owned one of the mules. Anyway, we remodeled the house that we bought and after the people moved out making it a very attractive home. We lived in that until 1918 I guess it was. Then we bought the house on Ocean Avenue from my cousin.

JN: You were going to tell me about bringing your car down.

BC: JJ bought the car for my birthday in the spring of 1908. It was a Ford car, a passenger car, and there was nothing but dirt roads from here to DeLand. He bought the car from George Barco in West Palm Beach. My sister was down here with me. She came down on the train--they had to go back and forth by train in those days--and we were making our trip back up to DeLand. No towns had paved roads. I think when we got to Titusville they had one street that had rock on it. Every now and then we would get into

a sand bed and bog down so, we were two days and nights getting to DeLand from Boynton, because of trouble with the car. That was our first automobile trip out of Boynton.

JN: You later used the car and took people around in it didn't you?

BC: There was no taxi and people began coming into Boynton pretty good. People had no transportation to West Palm Beach, only by boat or by train. When the Boynton hotel opened in the fall of that year, Mr. Boynton and Mr. Parker, the son-in-law of Major Boynton, asked if we would run a taxi service from Boynton to West Palm Beach, especially for the people at the hotel. During the summer JJ had nothing to do when his crop was harvested. He said "What do you think about it?" I said, "I think we'll try it." JJ said, "When I can't go, you can go." I could do it. So, we started a taxi service to West Palm Beach which proved to be pretty successful. We made pretty good money at it. You went up for twenty five cents. (Laughter) Wasn't that something. That was the price they paid for a ride. I was in Delray, I went to my Eastern Star meeting. We had a covered dish dinner party in the hall the night before. So, the next day I had to go to Delray to clean up after our party. In those days you had to crank your automobile. I went down to crank the car after I got everything put away for the day, cranked the car and it kicked and broke my arm. I had my arm in a sling and a plaster cast for fourteen weeks. They set my arm and it was crooked. They had to break it over and set it again. That was my experience with a Ford. My husband came home. He had been on a hunting trip in the Everglades. There I was, all banged up and in a cast. When they had to break my arm all over again, he thought that was a terrible thing, but anyway they did it. The day they did that he said, "Well, you'll never crank that Ford or any other Ford again." He said, "They are making a car with a starter on it and we are going to find out who sells it. Well, the Dodge people made it, so, when I was able to crank a car again after getting my arm out of a plaster cast, I had a Dodge automobile. He took my Ford up and traded it for a Dodge. we kept the Dodge for a few years, until 1919. I didn't like the car I was driving then. I had already traded the Dodge off and had one called the Oakland. I went up to West Palm with this Oakland car one day and something went wrong with it. There was no such thing as garages. George Barco was in the building that Cadillac people were in and they had a seven passenger car sitting there. Barco said, "Bertha, why don't you let me trade you out of this." "I'll give you so much for the Ford and you buy the Oakland." That's when I traded the Oakland for the Cadillac car, in 1919. I have been driving one ever since. That was a seven passenger Cadillac car. I wanted one large enough so I could take the whole family or a party and go places. There were very few cars in Boynton even at that time. The first trip we made up to DeLand in the Cadillac I had my two nephews with me and they were to ride back with me in the car. In the meantime we had bought them a Shetland pony to play with while they were here. Of course, they couldn't stand to go home without their horse. We just put some papers on the back seat and on the back floor of the Cadillac and let the little Shetland pony in. She rode in the back seat with my nephew all the way to DeLand.

JN: Was it a touring car, soft top?

BC: Soft top? No, it was a closed car. All closed in.

JN: You are one of the few people in Boynton who remembers Major Boynton personally.

BC: Yes, I remember him very well. We came down in September and made friends with the Boyntons--met them the first Sunday we were in Boynton in the afternoon. They were out on the beach

at what they called their gun club. There were about four or five men and two or three women. Mrs. Boynton was here for the November opening of the hotel. In those days they came down and opened up in November and the family would all be here. My first experience with all the Boyntons was to meet them in 1907.

JN: Would you describe Major Boynton? What kind of man was Major Boynton?

BC: He was a very nice man. He was a good looking man. He wore a little goatee. We have a picture of him hanging in the Woman's Club. It was a very poor picture but it is the only picture that was supposed to come to us and for some reason they never got another picture that they wanted to hang in the woman's Club.

JN: How did Major Boynton dress?

BC: In those days men wore knickers, short knee pants, when they went out on a sporting party or to play croquet or be outdoors. Major Boynton and George Boynton, his son, and Mother Boynton were four of the people who were out on the beach this Sunday. People by the name of White were with them and then Judge Carter and his wife. The Carters had come down with the Boyntons and expected to be here all winter at the hotel. They challenged my uncle to shoot with them. They had different items out there. They had quite a few targets to shoot at. The main thing they had was ducks on a hanger. There were six or seven ducks that would go by one after another if you pulled that line. My uncle said to George Boynton, who was in charge of this whole thing, "George, I'm no marksman, but this niece here, she will challenge any of you." George said "A woman?" I said I had been used to certain guns and I didn't know if I could shoot very well with what they had. I said "I'm not accustomed to it but I will try anything." That was me you know. They fixed the guns up for me to shoot. And Jimmy, I never shot any better in my whole life than I did. Everything that they would throw, a tin can, and I would shoot it with a pistol. And then when the ducks came up they had a table where you could rest your arms if you needed to. A lot of people would want to rest, have something steady. They gave me a 22 rifle to shoot and I said, "I'm not use to having a rest. Is it all right to shoot like this?" Everything I did, I never had so much luck in my life. They threw bottles up. In those days they would shoot a coca-cola bottle and leave the glass in the scrub. They didn't care, right on the hotel grounds, because it was all in the rough. They were shooting quite a distance from the hotel. They made a motion that afternoon and elected me as a member of the Boynton Beach Hotel Gun Club. (Laughter) All the names of the people who had been members of the Boynton Beach Gun Club was in a frame in the building for the Gun Club which was an old metal buoy. It was an enormous one that a storm had brought up on the beach. That's where they kept their guns and ammunition and their targets, in that old buoy sitting there on the beach. It was kept there as long as Major Boynton lived. In fact, it was there when the 1928 storm came.

JN: When did the Major die?

BC: I believe it was 1912. They didn't get down here in the winter of 1912.

JN: Did he die in Boynton?

BC: No, he died in Fort Huron, Michigan.

JN: Did he ever talk about Boynton, was he pleased with the outcome?

BC: Well, in those days they were very happy with the surroundings of Boynton. We had that lovely hotel. I have forgotten how many people it could accommodate, and they wouldn't take children. In the years after that they added lots more, nothing to the main building, they put in apartments.

JN: Did Major Boynton ever say anything to you that was special?

BC: Oh yes, we talked very often. We talked about Florida in general and things that were happening. He tried to organize the Maccabees here. He never could get enough members for the charter. There were several men interested in it and did sign up. He did hold some meetings in the old school house. He never could get enough members to agree to have a club here. He talked about that a bit and every now and then he would mention, "What are you doing, are you having any luck among the 'B's' this year?" While he had been away in the summertime he would wonder if they did. But it never did amount to anything. He never could get enough together. I think if he had lived another year or so his work would have been a success. This is because more people began to come into Boynton and more people got interested in some organization. Of course he was boosting that. A family moved here by the name of Petrie, and Mrs. Petrie was very active in the Lady Maccabees. She worked with the women and tried to encourage them to be ready for a meeting too.

JN: We were talking about Boynton in 1910-1912--you are one of the charter members of the Woman's Club.

BC: I am. I am the only one still alive. JN: When did you form the Woman's Club?

BC: We started that Woman's Club the first year I was here. There was a woman named Cora Harper. She was Charlie Harper's wife. He was the only boy in a big family by the name of Harper. She was a well educated woman, a woman who traveled a great deal and a banker's daughter. She had to leave some state up North. He had been a banker and evidently got into some trouble that he had to get out of the country. As long as he stayed out of the country it would never be brought up. If he went back, it would. So, she and her father came to Florida and she would talk to me and say, "Let's get together and have a club of some kind for women," We started it with Mrs. Charlie Mass, and Mrs. Cullen Pence--Cullen Pence put this subdivision on right here and donated that park. They were well-educated women. Mrs. Pence was a school teacher, Nellie Mass a writer. She never worked outside the home, and wrote poetry. She wrote under a pen name and no one today knows her pen name.

(SIDE TWO OF TAPE)

BC: Those were the people who subdivided Boynton. My home faced south. Their home faced east across the alley away from where we lived.

JN: Who was the first president of the Woman's Club?

BC: Cora Stickney Harper, Mrs. Harper.

JN: And when did you become president?

BC: I wasn't president for several years because I worked and I wouldn't stop my work to be president because there were plenty of others to be president of the club. I was president five years in a row. I think I went out in 1918.

JN: Where was the Woman's Club building?

BC: You know where Beane Exterminating is? We owned it. The club bought that. Cullen Pence built the building out of lumber he picked up on the beach when the Coquimbo wrecked. He had plenty of good lumber and he offered to build the building if we rented it from him, or buy it. He offered us a good deal so we bought the building when it was new.

JN: How much did it cost, do you remember?

BC: We paid five thousand dollars for it and sold it for ten thousand.

JN: When did the Woman's Club start the library?

BC: We bought the Woman's Club in 1910. When I came down here I brought over 300 books with me. I had no storage room for them, nobody was interested in them, there wasn't anything that I would take up north again. My folks wanted me to be a lawyer as there were several lawyers in the family, so, they boosted me for that. Anytime they got through with any of the big law books they gave them to me. So, I decided I would put them in the Woman's Club. The guests at the Boynton Beach Hotel knew that we were taking care of books for the library. That is what our club had tried to do from the very beginning--to have a good library. There was none in Boynton for the school children and this gave the children in school something to look forward to. They could borrow a book from the Woman's Club. Well, the people at the hotel, when they came down that fall, thought that was a wonderful thing, that I had started a library. So, they passed the word around to all the guests, men and women, that anytime they had a book that they were through with they could give it to the woman's Club. Well, you would be surprised at the wonderful books that the guests didn't want to be bothered taking back with them. Somebody would pay a big price for the first edition, then everybody in the hotel would read it that wanted to. The last thing that they would do was bring those books to the Boynton Woman's Club. By the time we built the new club house, we sold this one on the corner and built the new one down here on South Federal, we had over a thousand books. I don't remember how many. But, the school didn't have books. They would borrow enough books from the Woman's Club and move them over to the school library to have them when the state inspector came by. Then there were enough books to give us credit for them and we became an accredited school when a lot of small schools couldn't be accredited. Of course, I still got a lot of books and I always gave my books to the Woman's Club. In the meantime, when the war was over in 1918, our Woman's Club was getting well known and other people gave books. Our library just kept growing. It grew and grew until we couldn't take care of it. We didn't have members enough to take care of a library as it should be. So, for three or four years we pleaded with the city commission to take over the library, and finally they did. We lost an awful lot of books in the 1928 hurricane. Mr. & Mrs. Cameron from Albany, New York--Cameron built the two houses on the corner of Seacrest and Second Avenue--came, and were avid readers who had traveled abroad. They were very well known people. They had bought the lumber yard that we had sold and she had given us

two lovely bookcases, from the floor up, with shelves for books. During the hurricane, we got a foot of water in the lower part of the Woman's Club, so those books on the bottom got wet. It is true that part of them were not so good. Most of them could not have been saved. If any of us had been a librarian and had known how to save them and realized that even though they smelled mildewed, they were still valuable. We didn't know it at the time, so the committee that had charge of it discarded practically every book we had. They didn't think they were worth reading. We continued with the library until we got the city to take it over. The Library we have today started from the Boynton Woman's Club Library. Professor Crane used the books when he was here. He said, "This has got to end. This school is worthy of its own library." Moving books in and snitching on the state wasn't doing us any good. So, he said to my husband one day, "I need your help. That school has been borrowing books all these years from the Woman's Club. I want to have a library. I want you to suggest some way to make some money. We are going to make it. We are going to have a library when I quit." Well they talked over different things and JJ loved cookouts and he said, "Well Crane, I'll see what I can do." So, we had a fish fry and advertised it and made the first money the school ever spent on the library at the fish fry. I don't know how many fish fries we did but we would have fried fish and hush puppies. I knew how to make hush puppies and he fried fish. It got so big and so many people would come to them we wouldn't have enough fish or hush puppies for them. The Fisher boys, the boys who did the fishing and the main one who helped us the most was Walter Leyman, Kenny Leyman's father. Kenny is living here yet but his father is gone. We paid for that school library by giving dinners.

JN: You mentioned that the original Woman's Club building was built with lumber from the Coquimbo. Tell me what you remember about the wreck of the Coquimbo.

BC: Well, the morning the Coquimbo was grounded over there -- I got up at five thirty--I could hear the fog horns going. A boy on a bicycle came from over on the beach to tell us to come quick, that there was a boat aground just south of the hotel. Well, of course, it didn't take it long to pass around Boynton. We just hopped on our bicycles and went.

JN: What year was that?

BC: It seems to have been 1909. I hate to say for sure. I know we had been here only one or two years and we still rode bicycles.

JN: Well, it had to have been before the club was built in 1910.

BC: Yes, it had to have been before that building went up.

JN: So, you rode over there on bicycles?

BC: we went on bicycles. That was the quickest way to get around. We had an automobile but getting across the canal was difficult. Cullen Pence salvaged enough lumber out of that wreck to build the Woman's Club building.

JN: Let me ask you this. What season of the year was it?

BC: I know it wasn't cold, of course it wasn't cold here then anyway. It was either in the fall of the year or in the spring. I know we had fog. It must have been the fall of the year.

JN: Fog?

BC: It was foggy, very foggy. They were just getting a line from the Coquimbo to the shore when we got there that morning. The sun wasn't up. We saw the first man, one of the men on the Coquimbo, swim ashore bringing the rope that they were going to bring to land. It was to hold the boat so the other fellows could get off the Coquimbo. When we got there, this man who was swimming ashore with the rope was coming ashore. He talked foreign, mostly Norwegian, but we could understand some of it. They fastened the rope high up on the boat. By the time they got the rope over there were several people from the hotel and some from over the mainland. They put this pole up and they had a basket on the boat. It was a big basket and the first sailor came across. They got in this basket and came across this rope that would bring them to shore. They couldn't all swim well enough but one of them volunteered to swim and bring the rope and he made it. Some of the fellows went to meet him as far as they could.

JN: In the surf?

BC: In the surf.

JN: Was the water rough?

BC: Yes, it was about half way, as I remember it, between high and low tide. It was quite rough. The breakers were coming in hard that morning. It was quite rough, unusually rough.

JN: Was it a Norwegian ship?

BC: Yes, Norwegian ship. A lot of people salvaged the lumber which they shouldn't have done, they found out afterwards. It didn't belong to them and the boat should have had the first chance at it but evidently the owners of the boat didn't think it was worth salvaging because there was never any fuss or lawsuit about it. So, Cullen Pence brought a big crew over. He was capable and quite well to do. He brought his help over and salvaged every bit he could get. He had plenty of help, you see, to salvage lots of it. I remember each one of them had a stack of lumber. This pile belonged to one, this pile belonged to someone else. My husband didn't get a stitch of it because we were already in the lumber business on this side of the canal.

JN: How long did it take for the ship to break up?

BC: That I don't remember.

JN: Days, weeks, or months?

BC: It was there for several weeks.

JN: Before it broke up?

BC: Oh, yes. It seems to me that it was there all of the winter, and spring of the next year. I know now it was fall because people from the hotel went down to look at it. It was the fall of the year. Things like that, that you haven't thought about in so many years, your mind goes blank. But it was fall of the year when it happened. I know now because I can remember the tourists who went down to see if the boat was still there.

JN: South of the hotel?

BC: It was south of the hotel.

JN: About how far south?

BC: Well it was just a nice walk on the beach to it. I wouldn't know, a quarter of a mile, something like that.

JN: Almost off Briny Breezes.

BC: It was this side of Briny Breezes quite a way. I would say it was a quarter of a mile as I picture it now. I know it wasn't too far because everyone walked down to it.

JN: Did it break up in the spring?

BC: It broke up the following summer. I think there was even lumber coming ashore late in the summer that year. People began to take things off of it. They had to buy some things. I wouldn't know anyway because I didn't buy anything and I don't remember who had charge of it. But it was a Norwegian man and it was a Norwegian ship and these owners of it came. The crew were the only ones who were there when it happened. It was just the crew. But soon afterwards the owners of the ship of the company came. One thing that was most interesting when I came was the Indians coming to town.

JN: One more question about the Coquimbo. Did you ever go out on it?

BC: No, I never went out on it. No, I never did.

JN: Did a lot of people go out on it?

BC: Oh, yes, lots of people went to it but the thing was split open. However deep the water was, it was that deep in the ship at all times because it did come apart. I never thought of going out to it or I guess I would have gone. People did swim to it. At certain tides they would swim out to it very well.

JN: And climb up on it?

BC: A lot of people swam out to it for the novelty of it. They would have to catch it at a certain tide to go to it. They couldn't go any old time.

JN: What were you going to say about the Indians?

BC: When we first came here, and long after, the Indians would come into town about the time the hotel opened. Why this old Chief Tiger would come with his squaw, what we would call his wife and maybe two or three young ones, his kids. In the fall of the year when the hotel first opened, they would always bring the blueberries in. They would bring different things they could sell to people here in town and also to the hotel. Mr. Parker, the manager over there, had made arrangements to take all the meat they would bring; venison, turkey, ducks, anything wild. They would come to Lake Boynton, where Leisureville is. Where all that building goes on now was the lake and it was a big, big clear lake. I don't know how far it went but it went way beyond Congress Avenue. The Indians had their cypress canoes that they cut out themselves. They would always have one on that side and one on this side. When the canoe was on this side we knew the Indians were in. That was the way it was. They would bring the skins of the animals they had gotten and anything wild a person would but to eat. I remember the first blueberries and that was in the first of the year. They came in with the blackberries and blueberries and they would sell them to you for ten cents a quart. I bought blackberries and blueberries from them but sometimes they wouldn't let you have very many. We tried to make friends with them, JJ did because he

was going to hunt in the Everglades. He liked to go hunting. The old chief never had anything but a walking cane. The women would carry their baskets of whatever they came in with. They would go over to the hotel and deliver to them whatever they had ordered and they would come over once a week. If they got orders enough they would come twice a week. They would get their boat and come across and anchor it and then go back in the boat. I was trying to think how they signaled. I can't remember how they knew. Well if one of the Indians came, they came from two different camps. If the boat wasn't there they would know there was somebody ahead of them. It was always most interesting to me. I have always heard people say they came with their guns on. Never once did we see a gun or anything like that. They just didn't act mean or act like they wanted to shoot anybody or anything like that. They were very gentle and nice.

JN: Tell me, Edgar Guest use to stay in the Boynton Hotel, the poet.

BC: Edgar Guest spent the first winter when he was writing his poems. Edgar Guest had poems, that he called the breakfast poems, in all the big newspapers. Well, he came to the Boynton Hotel from Detroit and solicited the newspaper people in West Palm Beach to take his poems. He wanted to get into the *Royal Poinciana* paper. They have always had that and still have it. We had the *Post Times* at that time. When he came, it must have been in the late teens, I don't remember the year but I took him to Miami. The only way to go in those days was by boat or by train. I was running my car for hire so he wanted me to take him and his wife to Miami, and I did. He wanted to meet the editor of the *Miami Herald*. He made a date for the day to take him to Miami and back. He didn't know that I knew people down there. So, when he told me that he wanted to go see if he could get an order from the *Herald* I said, "Oh yes," I knew the owner of the *Herald* real well. I said I would be glad to introduce him to you. When we got to Miami we went right straight to the owner of the *Herald's* office. I never thought anything of it. Guest asked if we would have to get a permit to get in such an important place. I said, "No, I'll be glad to introduce you." We had to go up these stairs to the main office, and Hazel Seddon, the girl I had grown up with, was there. Now Hazel and I were not blood kin but we lived right there. She was born and raised in DeLand and I was born and raised just outside of DeLand. The whole family had been very close friends and two of the men working in the office were related to me. I don't know why Mr. Schultz always went out for Florida people but that's who he had in his office. Mr. Guest couldn't get over my going up into a place like that without being announced. Before we got to the top of the stairs practically everybody in the office were so happy to see me. People in those days made more about seeing each other once in a while. I just got to the top of the stairs and Mr. Schultz heard me. He said, "Hi there, come on in," (into his private office). Edgar Guest never got over being introduced to Judge Schultz and his faculty, in his law office, as long as he lived. He wrote a poem about it. Mr. Schultz just said, "Come on in." He called me his honey. I said, "Mr. Schultz, I have a friend and an acquaintance. We are becoming friends. I have only known him a few weeks." We joked about it and he said "Bring him in." So we went in and visited. I stayed in a few minutes and I said I would be out in the office visiting with my friends. I told Mr. Guest, "You tell Mr. Schultz what you want." So, he told him what he wanted. Schultz just sat down and wrote a letter to the editor of the *Miami Herald* and called me back and said "Take this man over to the office and give this to Carey." Carey was the head girl in Schultz's office. What would her title be? She was not editor of the paper, secretary anyway. When they opened it, it was a letter from Mr. Schultz, the owner of paper. There was no partnership in those days, two poems each morning. He nearly hit the ceiling. He never expected anything like that. That was the happiest man you

have ever seen. When he came out of there with an order for two poems a day. He just grabbed me and said, "You just don't know what this has done for me."

JN: Was he already a well known poet then?

BC: Well, that's when he was just trying to get his poems before the public. He was well known in Detroit and that part of the country but he was traveling, this was his first trip trying to get his poems to Florida and any other southern state. He had just never been on the road before. He was very happy about it. You know, they were in the paper for years. I can't tell you now when they quit having those poems in the paper. TV I guess has caused them to discontinue those poems. I never thought of it but I guess TV must have done it. A summer after that I visited a family by the name of Hunt and their family in Detroit, and at that time Edgar and his wife, Mildred, were just getting by and had adopted this child. They didn't have any children of their own. In fact, they adopted two children. By this time he was making money. This was the following year that I went up there and it had to be one year after that. By that time he was doing real good with it.

JN: Tell me about the time you rode the inaugural train on January 22, 1912 to Key West.

BC: The first passenger train that went over the railroad down to Key West, Flagler went on it. His friends invited people to go. I knew Flagler before we came to Boynton. He had already given us a card of introduction. We were guests of the hotel anytime we wanted to go. He had come from Ormond and built here afterwards. He made us guests of the hotel and privileged to come whenever anything ever happened at the hotel. We could go whenever we pleased. Lots of people didn't understand that either. They didn't realize that I had grown up among people like that. What was your question?

JN: About the train ride down to the Keys.

BC: When the railroad was finished, the first passenger train that went down, Flagler went on it, of course. The first passenger train that went to Key West, we went on it. We went as guests of Flagler. He issued us a ticket as his guests. I guess he did all the others, county commissioners, and many who had a business around the court house (in West Palm Beach). He was a man who made all of them his friends because he knew he had to work to have what he had here, through them. The train we went on had windows all the way around but no screens, just open windows. Nothing was screened down here in those days. Anyway, the windows were all up and when the train was leaving land to cross water, the long bridge, men were all dressed in their best clothes and their beautiful Panama hats. Women were dressed in hats with flowers on them. We were all dressed in the best things that we had. Everybody on the train went in their better dress for the day. Anyone could buy a ticket. The train also pulled several cars. I don't know how many passengers cars there were. You bought a ticket and went. I don't remember what the ticket cost. We didn't have to buy a ticket, we went in the Flagler car. When we came to the stretch of water, the windows were all up, the men had their beautiful hats, but no one had their hats on as I remember. They were in the basket above your seat. The men laid their hats up there. The women had long hair in those days and had their hats pinned on with hat pins. Just as we began to cross the deep water one man hollered, "There goes my hat," and about that time every man in the place tried to grab his hat. The wind took it. Very few men had a hat when we got through that water. And those women's big horsehair hats with their wide brims and all the flowers.

JN: Floating in the water?

BC: There go these hats. You could look out the window and see twenty five or thirty of these hats bouncing over the waves. The picture to me is the cutest thing today that I ever saw. These hats with flowers on them. One woman exclaimed "Oh my, I have lost my hat, there goes my hat," as if somebody would run and jump into the water to get the hat.

(SIDE THREE OF TAPE)

BC: At least three or four men had hats on that cost twenty five dollars. When a man paid twenty five dollars in those days that was something. A friend of mine had been to Cuba and had gotten these Panama hats for different people on their trip over there. Then he had to get them over here somehow without paying duty on them. So, this couple that went over--I don't know how many people sent for hats--their size and everything--but they put one hat inside another and stacked them like that and they would get off the boat with hats stacked that high. Expensive Panama hats. Over here they were a terrible price but over there you could get them very cheap. One particular friend of mine brought back six hats on her head. As long as you were wearing it they couldn't take it away from you. The customs men would just have to laugh at you with all the hats. She and her husband went and both brought back hats and everybody who went to Cuba at that time as a rule--that's what everybody went for--brought back Panama hats. That was a funny sight to see. I didn't lose my hat because in those days I had plenty of hair and it was long hair braided tight, I guess, and pinned on well. So, I didn't lose my hat. I wasn't one of the ones to see it go out the window.

JN: Where did you board the train?

BC: Right here in Boynton.

JN: Did you ride in Flagler's coach?

BC: I rode in Flagler's coach. There were two coaches that belonged to him for his personal guests. It was a funny sight. When we got to Key West there were so many people to meet the train that we couldn't get off the train. We couldn't get uptown. They finally had to get extra guards to have people stand back so we could get away from the dock. Oh, it was terrible. But I think at that time there were 23,000 people living on the island and every building that we would pass, you would see three or four heads where ever they had a window. It was the funniest thing to look up and see people in doors or a window--there weren't any two story houses, only one story with a window or an attic. There was one I remember, a real nice two story house but that was a hot bad day. The hottest day, the only time I can remember that we weren't dressed for that kind of weather and that kind of crowd. For two blocks after we got away from the dock, the people were stacked like that. And, they didn't move for you, they wanted to see you. Just like white people coming to town. The most peculiar thing of all was the way they watched. The funniest thing of the day was the hats blowing off the peoples' heads and the next funniest was the way the people met the train.

JN: What time did you leave Boynton?

BC: I think it was about 7:30 in the morning. It was early.

JN: Did they serve a meal on the train?

BC: No, everybody had to get their own dinners. One of the Flagler system men announced where meals would be served. But he did not pay for the dinners. If he did, I do not know anything about it. We ate on a ship that a relative of ours was on in dock. No, we didn't need any restaurant to go to. We had a wonderful dinner. And then, of course we left early enough in the afternoon that we didn't eat again until we returned home about 10 that night. There wasn't a dining car on the train.

JN: Did they serve drinks?

BC: No, there was no drinking. If there was any drinking you never saw it. They didn't have anything to drink other than ice water on the train. Lots of people took their own sandwich lunches with them. Lots of people did that. Everything was exciting and at the same time primitive when we first came to Boynton. There was no bridge across the canal to go to the beach. We had pull ourselves on a lighter to go across to the ocean. We had a small lighter, I guess you have a picture of that. Hazel had one of mine. I didn't have but one left and I gave that to her for her collection. we hadn't been here a short time when the Austins moved here. They came the same year we did. Two of the girls and their shepherd dog started to a walk on the beach. They were pulling the dog and the two girls got on the end of a lighter and it tipped and threw them in the water.

JN: And the girls drowned?

BC: One drowned. An old man who gathered the oysters came up the street hollering for help. Those days, when anybody hollered, everybody looked to see what it was all about. Didn't matter what it was, you looked to see what was happening. My uncle and myself, I was in on it but I wasn't one of the head ones, went to help. We went to see what he was hollering about. And that dog was diving for this girl right at the place she was at. It was the smartest dog. The dog brought Nellie ashore (she was the Lyman boys' mother) and went back. She was still trying to get the other girl. My uncle was one of the men who went right on into the water. He slipped his britches off and went after her. I don't remember who else helped him but I know he was one of the ones who dove down and found her. The girl hadn't drifted away very far. In fact, it was done so fast, and quick, there wasn't much time between their getting down and finding her. That was one of the saddest things that happened here. That was very sad. They were twin sisters.

JN: Tell me about the 1928 hurricane and your going out with the government's team into the Everglades, or out near Lake Okeechobee.

BC: I was one of the ones who was appointed to go out to that horrible sight. You have heard what happened here in town. Three days later the Governor appointed a committee to go out and see what happened at the lake and interview the people. We were furnished an automobile to ride in and a guard to drive it. They called the Coast Guard and we let them have the house to live in that we rented, that I lived in later, across from the Palm Lodge. They lived in it while they were here. Everything was fine until you got to the twenty mile bend. We got to the twenty mile bend to go on into Belle Glade. From about the time we turned in on that road we were traveling in water. The water was quite deep across the

road in places, not all of it, but most of it. This guard we had with us had to walk ahead of us and show us where the driver of the car should drive us. Lucile Smith of Lake Worth and I rode together. We were the two women in the party. When we would get to those deep places sometimes there would be a wash out and the driver would have to go where this guide said for him to go. Jimmy, you would see people lying flat on their backs with just their feet sticking up. Numerous ones. By three days or four days, whichever one it was afterwards, they had been there a long time. We couldn't do anything about it, only look. We had to report what we saw. We were scheduled to eat at the Belle Glade Hotel. My cousin built and owned it and my father furnished the money for it. He had had a horrible experience with all the people who wanted to stay in the hotel that night. They put the tables out for the colored people to sit or lay on. The water didn't go over the tables. White people went upstairs. In those days blacks and whites didn't mix you know. So, just as many as could get in that building were welcome to come but they couldn't go upstairs. White people were upstairs. Later in the evening when the water came in so deep some of them got scared and wanted to go upstairs, but they weren't allowed to do it. They claim that there was a Negro killed but my own relatives, but my relatives said that was a mistake, they did not. But they shoved them down the stairs, so many of them wanted to go upstairs. The hotel was getting top heavy. So many people were upstairs and the flooding downstairs it was causing the hotel to look like it was going to fall. There were 600 people in it.

JN: While the hurricane was blowing outside?

BC: That was three days after the hurricane.

JN: It was top heavy then?

BC: Oh, it was standing in water. It was just like a boat in a lake of water. By the time we got there they had gotten it dried. During the storm that night they were in there when that tidal wave hit. These people were already in there of course, fortunately the water drained out real fast. The day we went they were serving meals in that first floor where people had to stay that night. Nobody was lost or nobody was hurt in it. They used the tables to stand on and put them above the water in the hotel. They have just recently pulled that building down. It saved the lives of many a person. George Tedder was Mayor of Belle Glade at that time. We have Tedders in the Court of Dade County. I don't think there are any in Palm Beach County but they are all from the same family. That was an interesting thing. we were supposed to eat that day in the hotel but we couldn't eat. On our way home we rode from Belle Glade north to Canal Point. We only saw part but we had to inspect that and report to them. It was a sight I never want to see again. House after house had drifted north. People were living on their farms in small communities, people didn't have big homes. We would drive along and there would be a house sitting on the bank, nobody in it. It was a horrible sight. Some of those houses drifted two miles. When the water went down and they were able to recognize different places, some of the people who had lived in them went looking for their house, went out searching for it--riding in cars. We made a list of every house and how many people we saw. We just crept along and had plenty of time to look and report what we saw. It was a horrible sight.

JN: Where did you stay that night?

BC: We came back home that night.

JN: And how did you report to the governor?

BC: We had forms and we filled them all out and wrote what we had seen. Smith was the editor, who owned and ran the *Lake Worth Herald*, at that time, and had worked previously on the *Palm Beach Post*. All she had to do was get to her typewriter, and typed it off in no time.

JN: Tell me about your meeting Arthur Godfrey.

BC: In 1924, when everything was booming, we built the restaurant that is there now, but there had been some added to it.

JN: What is now the bank, the Lee Manor Inn?

BC: What is the Lee Manor Inn, Mr. and Mrs. Owens built that. The building that Godfrey built is where the Chinese restaurant is now.

JN: Oh, down there where Dixie cuts off Federal Highway.

BC: It is in Boynton but just over the line. They asked to be in Boynton. He had that and had a tree in front of it. He would broadcast from here at times. I say broadcast, I guess they were somewhere else doing the broadcasting. They danced one night a week and he would always be there and have his own orchestra. They played for the dancers. It was a jolly good time. Everybody was having a good time then.

JN: You made the acquaintance of Mizner?

BC: I got acquainted with Mizner back when I worked at the court house quite a bit. Addison Mizner used to go before the county commissioners asking for so much to be done. Everything you did had to go through the commissioners. Not many people knew that the county commissioners ran the county. That is where I originally met him. He knew that I knew a lot about Florida. The government restricted building. Mizner had come to Palm Beach and gotten interested in building his kind of house. He bought a tract with several lots. As you go west on Worth Avenue you can keep going west or you can turn to your left and go north. He had bought the property and had lumber ordered and material ordered to build six houses along Worth Avenue, one house after another. The order of the government went out and he couldn't build anymore. He had to stop right where he was. It held him up. Somehow he got a permit to build these houses by giving them to the government for convalescent homes for the soldiers when they returned from the war or to be sent here. He went ahead and built the six houses. I think there was one soldier taken to one of the houses. I grew to know him very well because he worked with us during the war when anything we tried to do--improve donations and help the soldiers--he was for. He went ahead and finished these houses. Only one soldier got off the train to be taken over there with orders. Our help was volunteered in that. From that the boom days kept on and Mizner got interested in having something down here. He first bought a mile of frontage over here on A1A in Boynton. That was before the east side withdrew from the west side of Boynton. He had a beautiful plan for it, it was lovely. How he happened to build the Woman's Club? The Boynton heirs wanted to leave something in memory of their father and of course the people over at the hotel knew very few people on the west side of the canal. Since I had always been a guest at the hotel I was treated very nicely by the Boynton people, in fact, I visited them in Port Huron, Michigan. When the time came, George Boynton was appointed executor of the estate and they were trying to decide how to memorialize their father, Major Boynton. George asked me about what I thought, because I had worked with him for so many years.

Whenever they needed money I was always the one to get it at the hotel. I would be the one who asked for it. The family suggested two or three different things, and I said, "George, I personally would rather it was given to the Woman's Club." I said that we were the only club in town that had been active for the good of the young people. We looked forward to improvements all the time and wanted to furnish people with something to be interested in. He said he thought of building a casino at the ocean or a bath house, several different things. Mr. and Mrs. Charles Sitts, Francis, his wife, and I were very good friends, lived in the big old two-story house this side of Gulfstream Lumber. That was their home. Doesn't look like a very nice home now. I believe they tore it down. I told Francis about it. Francis and I were always good club workers and worked together on things. So, George Boynton came over to my house and talked to JJ about it. Of course, I had already tipped JJ off. I said they are going to ask him about what he thought and I said "You be sure and boost them for the Woman's Club." George came over to my house and Charlie and Francis were there and we talked about the different things they had in mind that they might do. I didn't want them to take the library because we didn't know what was going to become of the library. The Woman's Club was under a strain to keep it going then. The city hadn't come to any agreement about it and there were several things that he mentioned. Charlie and JJ both recommended the Woman's Club. So, Charlie and George had a meeting of the Boynton Committee, the trustees of the Boynton estate, and asked JJ and Charlie to come to it. They would just have the men who were on this board of trustees and himself and recommend what they thought. They talked about it that night and both of them suggested the Woman's Club. It was \$30,000 of the brothers and sisters alone, with Bert Parker, his son-in-law, who had been proprietor of the hotel, who wanted to come in on it also. He said, "Well, let's make it \$35,000 and Annie and I will give \$5,000. It balanced out exactly, Well, the committee over there agreed on it. They all agreed that night that \$35,000 would go to the Boynton Woman's Club. Of course I was nervous because I was so anxious for it to be. I don't know why I didn't like any of the others as well but we did more for them and that old building we had down here we had to rent the downstairs to keep our payments up on it and had to hold our club meetings upstairs. You couldn't entertain, you couldn't do anything. Of course you had to carry all the water upstairs as we had no water in the building and it was very tiresome. We would try and have a dance once in a while for the young people and other entertainment there. It just wasn't very pleasant. I had been anxious to get something better, either to improve that or have something better. So the board approved of it that night. They proposed that I be the committee for it, to work with them. Mister Mizner owned the mile and he was going to build on that mile the hotel that he built at Boca Raton. There was a disturbance, a fight about it here in town and somebody ordered him off the grounds the day he came down to get his permit from the city to build on the land. It was the exact building that he put in Boca Raton. In the meantime he told me, "If they take it for the Woman's Club I'll be your architect. I'll do the work and furnish an architect on the ground during the building of it."

JN: For free?

BC: For free. That would be his donation. If we would raise the price of the building there, that cost \$50,000 or more, he said "I will build a building for you, I will be the architect, free, gratis." Of course, that was a mighty good gift for a man who gave you his percentage of \$50,000. He was talking to Francis and I. We were together when he suggested it. I mentioned it to the Boyntons and they were very happy about it. We talked it over before there was too much said to the general public. I reported it to the Woman's Club because we could get \$10,000 for the old corner building down there. That would put us at \$45,000. When the real estate people heard about it, we had told the different real estate people,

who were making plenty of money then, that is when the bubble was really blown up, really something going. Practically every real estate man in town, and some from West Palm Beach, donated a thousand dollars. Anyway, it went from a dollar to a thousand dollar donation and we had \$50,000 donated in no time. I suffered it out for a year getting it built after that. I have the original contract here in the house. They are the contracts with Mizner to build the Woman's Club and also the contract with the Boynton heirs. The contract read, \$5,000 would be held back until the building was complete to use with no lien or mortgage. Everything had to be paid. During the construction Heaton and Adams had a fuss. If Heaton was on the job, Adams wouldn't go. If Adams was on the job, Heaton wouldn't go. By this time, my committee was getting tired and worn out. Some had resigned, some had left town. There were only five of us on the committee to begin with. Well, it ended up that Francis Sitts and I were the only ones on the committee still working. Francis stayed with me. On Sunday evening I would either know before I went to bed or early the next morning who would be at the Woman's Club to start work the next morning. That was no fun. Then I would have to be down there to see that they did the work. Well, we worked at it and got along fine until the last payment, the last \$2,000 that was due. We were using Parker's money. The last payment Parker made was the Saturday before. He never said anything--we didn't know anything had happened-- but this Saturday Francis and I went up to West Palm. I always had to go to his office to get it. We went up to his office and I noticed that he acted kind of funny when we went in but he was talking to someone and I had to wait a few minutes. He always just told his secretary to write the checks. That morning he didn't. We had to wait a few minutes and as soon as this person he was talking to went out we went onto his office and I handed him the statement for the week's work. He didn't take it. He said, "I guess you know we aren't giving you any more money." I said, "What, Parker, you aren't giving us any more money?" and told him how much was due. He said, "No, we're not giving you any more money." And I asked why or what had happened. He told me I could find out over at the court house. That's all he said to me. Parker was an outstanding Mason and so was my husband, and my husband was also a Shriner with him.

JN: Was Parker a banker?

BC: No, he was Mayor of West Palm Beach then. He had left Boynton to go up there and live.

JN: How did he come to hold the money?

BC: Well, his sister and brother-in-law made him chairman of the gift.

JN: Oh, I see.

BC: George Boynton had taken care of it or the girl that was to send the money. Sometimes the money would come from one of the girls, sometimes it would come from George, but we had gotten down to where we were spending the last \$5,000, which, in the contract, Bert Parker was supposed to give us his money. He gave us \$2,200 that he still owed. If we got that \$2,200 we could meet our payroll that week and owe nothing and the building would be free. Then we could have borrowed on the building. Then we could have borrowed quite a sum of money if it had gone through. But nobody thought of that. Nobody had thought anything about that, about the possibility would come that he wouldn't be giving it to us. Well, he just said to me, "You can find out over at the court house." Oh my God, I came home crying and whipped because, we owed this money and we couldn't make our payroll that week. Couldn't pay Heaton and Adams what we owed them or anything. I was on numerous bills myself. I would have to sign. Nobody would let them have the credit. Oh me, I don't know how many thousands of dollars I

had to take care of. I kept my bills and had to pay though. All I knew was that we would have to go to the courthouse. That means someone had done something wrong. I said we had lived up to this contract until now. I called the president of the Woman's Club and she couldn't imagine what had happened, never told me a thing. I called the secretary, she didn't tell me anything had gone wrong, never mentioned it. About a week after that, the Bank of Boynton--all the banks had been failing one after another--failed to open Monday morning. I still didn't know what had happened. Henry Hudson was head of the bank. What happened was that the president of the Woman's Club and the secretary had gone to the bank and mortgaged the building for a big loan, quite a sum of money, to buy furniture with. Henry Hudson told them that it would be perfectly safe to do that because he wouldn't put the mortgage on file so there wouldn't be anything against the Woman's Club. He explained it to her. But, when the bank failed to open, he put the mortgage on record and naturally that broke it. I went out to find out why, who borrowed the money. I said it can't be, nobody has borrowed money from the Woman's Club. Henry Hudson said it was on record anyway. He told me he had promised he wouldn't put it on record but when he knew the bank wasn't going to open he had to put it on record. So, that ended it. There we were, stuck. I paid all these bills and didn't have but that much money to finish up. But it a small payment, \$2,000 and a few cents. I don't remember the exact amount but that's what they had done. We did not get the last payment from the Boynton heirs. They never paid it. Well, we didn't deserve it, that was in the contract. They were perfectly right about it. It hurt. Then, on top of that in 1928 the storm came. We still hadn't paid all our bills, So, we were in a bad fix for a while.

JN: How did you finally pay it off?

BC: We started working hard in the club getting renters for it, renting it for different occasions. We had a dance once a week and charged for it, and different things to make a few dollars. We finally got it paid off. It was hard work.

JN: Well, we have been talking for a long time. This is excellent Mrs. Chadwell. Thank you.

END TAPE